Certificate Number: 14912-PAE-DE-034882203

Bankruptcy Case Number: 15-16976



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 15, 2020</u>, at 4:37 o'clock <u>PM EDT</u>, <u>Tammy Napolitano</u> completed a course on personal financial management given <u>by internet</u> by <u>001 Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 15, 2020 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor